## NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE 2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON Somerset County

AAA Mid-Atlantic Ins Co of NJ         \$488         \$172         \$178           All America Ins Co (Central Mutual of OH Group)         \$532         N/A         N/A           All State NJ Ins Co         \$456         \$100         \$138           American Furopean Ins Co (Rutgers Group) (5)         \$529         N/A         \$291           American Fare & Casualty Co (Ohio Casualty Group)         \$511         N/A         \$352           American Ins Co (Alliant Group) (2)         \$716         \$144         \$217           American Ins Co (Alliant Group) (2)         \$728-\$1,221         N/A         N/A           American International Ins Co (Allantic Matual Group) (3)         \$501         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$129-\$164         \$190-\$240           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Allantic Mutual Ins Co (1)         \$712         \$171         \$215           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Allantic Mutual Ins Co (Chadorer Group)         \$585         \$158         \$158           Allantic Mutual Ins Co (Ondover Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castepoint Ins Co (Tower Group)         \$317	Company	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Allstate NJ Ins Co American European Ins Co (Rutgers Group) (5) American European Ins Co (Rutgers Group) (5) American European Ins Co (Ohio Casualty Group) S511 N/A S352 American Home Assur Co (American International Group) (2) American Ins Co (Allianz Group) (2) American Ins Co (Allianz Group) (2) S716 S144 S217 American Ins Co (Allianz Group) (2) S728-\$1,221 N/A American Ins Co (Allianz Group) (3) S501 S166 S221 Amica Mutual Ins Co (1) S549-\$5691 S129-\$164 S190-\$240 Armed Forces Ins Exchange (3) Allantic Mutual Ins Co (14) S712 S171 S215 Balboa Ins Co S459-\$6678 S99 S145 Bay State Ins Co (Andover Group) S585 S158 S118 S114 Canden Fire Ins Assoc (OneBeacon Group) S173-\$415 S125-\$149 S153-\$185 Castlepoint Ins Co (Tower Group) S545-\$646 S187-\$211 Central Mutual Ins Co (Central Mutual of OH Group) S679 S161 S205 Chubb Ins Co of N1 (Chubb Group) (2) S1,374 S650 S559 Chubb Ins Co of N1 (Chubb Group) (2) S1,374 S650 S559 S161 S205 Chubb Ins Co of N1 (Endower Insurance Group) S443-\$51,502 S93 S86 Electric Ins Co (3) S463-\$1,502 S93 S86 Electric Ins Co (3) S463-\$1,502 S93 S86 Electric Ins Co (5) Electric Ins Co of N1 (Encompass Group) S303-\$482 Electric Ins Co of N1 (Encompass Group) S303-\$482 Electric Ins Co of N1 (Encompass Group) S303-\$483 Encompass P&C Ins Co of N1 (Encompass Group) S303-\$485 Encompass P&C Ins Co of N1 (Encompass Group) S303-\$485 Encompass P&C Ins Co of N1 (Encompass Group) S303-\$485 Encompass P&C Ins Co of N1 (Encompass Group) S303-\$453 S100 S122-\$435 N/A N/A Encompass P&C Ins Co of N1 (Encompass Group) S303-\$453 S100 S142 S129 Farmers Ins Co of Flemitgiton S591 S105-\$286 S107 Farmers Ins Co of Flemitgin Group) S430 S431 S105 S105-\$286 S114 S105-\$286 S1	AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$178
American European Ins Co (Rutgers Group) (5)         \$529         N/A         \$291           American Fire & Casualty Co (Ohio Casualty Group)         \$511         N/A         \$352           American Home Assur Co (Allianz Group) (2)         \$728-\$1,221         N/A         N/A           American Ins Co (Allianz Group) (2)         \$728-\$1,221         N/A         N/A           Amica Mutual Ins Co (1)         \$549-\$691         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$129-\$164         \$190-\$240           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Addover Group)         \$385         \$158         \$114           Canden Fire Ins Assoc (OneBeacon Group)         \$5459-\$668         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Fire Ins Co (Central Mutual Group)         \$679         \$161         \$205           Chubb Ins Co	All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
American Fire & Casualty Co (Ohio Casualty Group)         \$511         N/A         \$352           American Home Assur Co (American International Group) (2)         \$716         \$144         \$217           American Inc Co (Allianz Group) (2)         \$728-\$1,221         N/A         N/A           American International Ins Co of NJ (American International Group) (3)         \$501         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$129-\$164         \$190-\$240           Amica Mutual Ins Co (2)         \$550         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$202-\$296           Castlepoint Ins Co (Corteard Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (2)         \$1,374         \$650         \$559           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559<	Allstate NJ Ins Co	\$456	\$100	\$138
American Fire & Casualty Co (Ohio Casualty Group)         \$511         N/A         \$352           American Home Assur Co (American International Group) (2)         \$716         \$144         \$217           American Inc Co (Allianz Group) (2)         \$728-\$1,221         N/A         N/A           American International Ins Co of NJ (American International Group) (3)         \$501         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$129-\$164         \$190-\$240           Amica Mutual Ins Co (2)         \$550         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$202-\$296           Castlepoint Ins Co (Corteard Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (2)         \$1,374         \$650         \$559           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559<	American European Ins Co (Rutgers Group) (5)	\$529	N/A	\$291
American Ins Co (Allianz Group) (2)         \$728-\$1,221         N/A         N/A           American International Ins Co of NJ (American International Group) (3)         \$501         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$192-\$164         \$190-\$240           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$317-\$415         \$152-\$149         \$153-\$185           Canden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$122-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (2)         \$161         \$205           Citizens Ins Co of NJ (Chubb Group) (2)         \$1374         \$560         \$559           Chubb Ins Co of NJ (Chubb Group) (2)         \$1374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$433         \$10         \$142		\$511	N/A	
American International Ins Co of NJ (American International Group) (3)         \$501         \$166         \$221           Amica Mutual Ins Co (1)         \$549-\$691         \$199-\$240         \$190-\$240           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Babbo Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$317-\$415         \$125-\$149         \$153-\$185           Canden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$202-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group)         \$679         \$161         \$205           Central Mutual Fire Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$453-\$15,02         \$93         \$86      <	American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
Amica Mutual Ins Co (1)         \$549-\$691         \$129-\$164         \$190-\$240           Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Baboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$585         \$158         \$114           Camden Fire Ins Assoc (OneBeacon Group)         \$347-\$415         \$125-\$149         \$153-\$185           Cattlepoint Ins Co (Tower Group)         \$345-\$646         \$187-\$211         \$262-\$296           Centenial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Crubbl Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$443-\$81,50         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encorpass P&C Ins Co of NJ (Encompass Group) <td>American Ins Co (Allianz Group) (2)</td> <td>\$728-\$1,221</td> <td>N/A</td> <td>N/A</td>	American Ins Co (Allianz Group) (2)	\$728-\$1,221	N/A	N/A
Armed Forces Ins Exchange (3)         \$505         N/A         \$159           Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$585         \$158         \$114           Canden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Clantic Mutual Group) (4)         \$786         \$173         \$217           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Citizens Ins Co of Amer (Hanover Insurance Group)         \$43-\$1502         \$93         \$86           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass P&C Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$142-\$15180           Encompa	American International Ins Co of NJ (American International Group) (3)	\$501	\$166	\$221
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$585         \$158         \$114           Camden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centenal Mutual Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (2)         \$1,374         \$650         \$559           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$8557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$443-\$8,557         \$135         \$174           Electric Ins Co (3)         \$453-\$1,00         \$142         \$192           Excelsior Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co o	Amica Mutual Ins Co (1)	\$549-\$691	\$129-\$164	\$190-\$240
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)         \$712         \$171         \$215           Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$585         \$158         \$114           Camden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centenal Mutual Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual Group) (2)         \$1,374         \$650         \$559           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$8557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$443-\$8,557         \$135         \$174           Electric Ins Co (3)         \$453-\$1,00         \$142         \$192           Excelsior Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co o	Armed Forces Ins Exchange (3)	\$505		
Balboa Ins Co         \$459-\$678         \$99         \$145           Bay State Ins Co (Andover Group)         \$385         \$158         \$114           Camden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591	<u> </u>	\$712	\$171	\$215
Bay State Ins Co (Andover Group)         \$585         \$158         \$114           Camden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$443         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$3312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$3393-\$482         \$138-\$173         \$114-\$303           Excelsior Ins Co         \$150-\$5286         \$113-\$303         \$125-\$180         \$124-\$180         \$122-\$180         \$				
Camden Fire Ins Assoc (OneBeacon Group)         \$317-\$415         \$125-\$149         \$153-\$185           Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$766         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$399-\$455         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire In	Bay State Ins Co (Andover Group)			
Castlepoint Ins Co (Tower Group)         \$545-\$646         \$187-\$211         \$262-\$296           Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$399-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins CO (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)		\$317-\$415	\$125-\$149	\$153-\$185
Centennial Ins Co (Atlantic Mutual Group) (4)         \$786         \$173         \$217           Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)	,			
Central Mutual Ins Co (Central Mutual of OH Group)         \$679         \$161         \$205           Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$5755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity Mohawk Ins Co (Allianz Group)	A			
Chubb Ins Co of NJ (Chubb Group) (2)         \$1,374         \$650         \$559           Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$5577         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$1113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$	****			\$205
Citizens Ins Co of Amer (Hanover Insurance Group)         \$439         N/A         \$143           Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           First American Property & Casualty Ins Co         N/				
Cumberland Mutual Fire Ins Co         \$443-\$557         \$135         \$174           Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Inseco (Allianz Group)         \$860         N/A         N/A           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$44				
Electric Ins Co (3)         \$463-\$1,502         \$93         \$86           Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$222           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641 </td <td>A 7</td> <td></td> <td></td> <td></td>	A 7			
Empire Fire & Marine Ins Co         \$312-\$435         N/A         N/A           Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           First American Property & Casualty Ins Co         N/A         \$1,221         \$124-\$158         \$190-\$214           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (F	Electric Ins Co (3)			
Encompass Ins Co of NJ (Encompass Group)         \$393-\$482         \$138-\$173         \$145-\$180           Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Firest American Property & Casualty Ins Co         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Did Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           Foremost Ins Co	· /			
Encompass P&C Ins Co of NJ (Encompass Group)         \$309-\$755         \$105-\$286         \$113-\$303           Excelsior Ins Co         \$360         \$142         \$192           Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$155           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868	1			
Excelsior Ins Co       \$360       \$142       \$192         Farm Family Casualty Ins Co (3)       \$453       \$100       \$142         Farmers Ins Co of Flemington       \$591       \$180       \$224         Farmers Mutual Fire Ins Co of Salem Cty       \$755       \$148       \$282         Federal Ins Co (Chubb Group)       \$893       \$143       \$193         Fidelity Mohawk Ins Co (Franklin Mutual Group)       \$504-\$525       \$126       \$165         Fidelity National Prop and Cas Ins       \$315       \$108       \$141         Fireman's Fund Indemnity Corp (Allianz Group)       \$860       N/A       N/A         Fireman's Fund Ins Co (Allianz Group)       \$1,221       \$124-\$158       \$190-\$214         First American Property & Casualty Ins Co       N/A       \$219       N/A         First Trenton Indemnity Co (St. Paul Travelers Group) (4)       \$446       \$118       \$153         Fitchburg Mutual Ins Co       \$641       \$135       \$224         FMI Ins Co (Franklin Mutual Group)       \$438       N/A       \$156         Foremost Ins Co       \$454-\$529       \$178       \$175         Franklin Mutual Ins Co (Franklin Mutual Group)       \$547       \$126       \$165         Germantown Ins Co (Philadelphia Contributionship Grou				
Farm Family Casualty Ins Co (3)         \$453         \$100         \$142           Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Foremost Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126 <td></td> <td></td> <td></td> <td></td>				
Farmers Ins Co of Flemington         \$591         \$180         \$224           Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co		-		
Farmers Mutual Fire Ins Co of Salem Cty         \$755         \$148         \$282           Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478				
Federal Ins Co (Chubb Group)         \$893         \$143         \$193           Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205				
Fidelity Mohawk Ins Co (Franklin Mutual Group)         \$504-\$525         \$126         \$165           Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205	· ·			
Fidelity National Prop and Cas Ins         \$315         \$108         \$141           Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205	*/			
Fireman's Fund Indemnity Corp (Allianz Group)         \$860         N/A         N/A           Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205	•			
Fireman's Fund Ins Co (Allianz Group)         \$1,221         \$124-\$158         \$190-\$214           First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205	·			
First American Property & Casualty Ins Co         N/A         \$219         N/A           First Trenton Indemnity Co (St. Paul Travelers Group) (4)         \$446         \$118         \$153           Fitchburg Mutual Ins Co         \$641         \$135         \$224           FMI Ins Co (Franklin Mutual Group)         \$438         N/A         \$156           Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205		\$1,221		
First Trenton Indemnity Co (St. Paul Travelers Group) (4)       \$446       \$118       \$153         Fitchburg Mutual Ins Co       \$641       \$135       \$224         FMI Ins Co (Franklin Mutual Group)       \$438       N/A       \$156         Foremost Ins Co       \$868       N/A       N/A         Founders Ins Co       \$454-\$529       \$178       \$175         Franklin Mutual Ins Co (Franklin Mutual Group)       \$547       \$126       \$165         Germantown Ins Co (Philadelphia Contributionship Group) (2)       \$681       N/A       \$231         Graphic Arts Mutual Ins Co       \$478-\$688       \$100-\$152       \$178-\$205				
Fitchburg Mutual Ins Co       \$641       \$135       \$224         FMI Ins Co (Franklin Mutual Group)       \$438       N/A       \$156         Foremost Ins Co       \$868       N/A       N/A         Founders Ins Co       \$454-\$529       \$178       \$175         Franklin Mutual Ins Co (Franklin Mutual Group)       \$547       \$126       \$165         Germantown Ins Co (Philadelphia Contributionship Group) (2)       \$681       N/A       \$231         Graphic Arts Mutual Ins Co       \$478-\$688       \$100-\$152       \$178-\$205				
FMI Ins Co (Franklin Mutual Group)       \$438       N/A       \$156         Foremost Ins Co       \$868       N/A       N/A         Founders Ins Co       \$454-\$529       \$178       \$175         Franklin Mutual Ins Co (Franklin Mutual Group)       \$547       \$126       \$165         Germantown Ins Co (Philadelphia Contributionship Group) (2)       \$681       N/A       \$231         Graphic Arts Mutual Ins Co       \$478-\$688       \$100-\$152       \$178-\$205	¥ 1	\$641	\$135	\$224
Foremost Ins Co         \$868         N/A         N/A           Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205				
Founders Ins Co         \$454-\$529         \$178         \$175           Franklin Mutual Ins Co (Franklin Mutual Group)         \$547         \$126         \$165           Germantown Ins Co (Philadelphia Contributionship Group) (2)         \$681         N/A         \$231           Graphic Arts Mutual Ins Co         \$478-\$688         \$100-\$152         \$178-\$205	•	\$868		
Franklin Mutual Ins Co (Franklin Mutual Group) \$547 \$126 \$165 Germantown Ins Co (Philadelphia Contributionship Group) (2) \$681 N/A \$231 Graphic Arts Mutual Ins Co \$478-\$688 \$100-\$152 \$178-\$205	Founders Ins Co			
Germantown Ins Co (Philadelphia Contributionship Group) (2) \$681 N/A \$231 Graphic Arts Mutual Ins Co \$478-\$688 \$100-\$152 \$178-\$205				
Graphic Arts Mutual Ins Co \$478-\$688 \$100-\$152 \$178-\$205				
	Great Northern Ins Co (Chubb Group) (2)	\$1,374	\$604	\$521

<sup>(1)</sup> Pays dividends

N/A Co. doesn't write form

<sup>(2)</sup> Provides higher Bldg. limit

<sup>(3)</sup> Insures only members of certain groups or prof. assoc.

<sup>(4)</sup> Writing renewal business only

<sup>(5)</sup> Non-renewing

## NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE 2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON Somerset County

Company	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$666	\$129	\$169
Harleysville Ins Co of NJ	\$434-\$505	\$157-\$183	\$180-\$210
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$643	\$120	\$169
High Point Preferred Ins Co	\$406	\$128	\$137
Homesite Ins Co	\$501	\$166	\$221
IDS Property Casualty Ins Co	\$596	\$129	\$196
Liberty Mutual Fire Ins Co	\$428-\$1,524	\$124	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$539	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$644	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$752	\$201	\$193
Merchants Preferred Ins Co (Merchants Group)	\$529	N/A	\$291
Merrimack Mut Fire Ins Co (Andover Group)	\$717-\$997	\$156	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,025	\$116	\$173
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$430	\$58	\$103
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$504	\$66	\$119
Ohio Casualty Ins Co (Ohio Casualty Group)	\$747	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$893	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$317-\$415	\$125-\$149	\$153-\$185
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$417	\$119	\$142
Preserver Ins Co (Tower Group) (5)	\$479	\$158	\$130
Proformance Ins Co	\$667	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$618	\$102	\$167
Providence Mutual Fire Ins Co	\$424-\$702	\$165	\$170
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$517-\$641	\$130	\$166
Rutgers Cas Ins Co (Rutgers Group)	\$364-\$479	\$122-\$157	\$100-\$127
Selective Ins Co of Amer (Selective Group)	\$601	\$153	\$200
Selective Way Ins Co (Selective Group)	\$507	N/A	\$200
State Farm Fire and Casualty Co	\$574	\$116	\$199
Tokio Marine & Nichido Fire Ins Co Ltd	\$486	\$127	\$244
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$264
Tower National Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$391-\$428	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$411-\$477	N/A	\$119-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$426-\$493	N/A	\$119-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,206	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$611	N/A	\$326

N/A Co. doesn't write form

<sup>(1)</sup> Pays dividends

<sup>(2)</sup> Provides higher Bldg. limit

<sup>(3)</sup> Insures only members of certain groups or prof. assoc.

<sup>(4)</sup> Writing renewal business only

<sup>(5)</sup> Non-renewing